

PATENT
Attorney Docket No.: 06910.0104

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:)
JAMES G. GATTO) Group Art Unit: 2309
Serial Number: 08/670,599) Examiner: To be assigned
Filed: June 26, 1996)
Title: ELECTRONIC FUND TRANSFER OR TRANSACTION SYSTEM

jc836 U.S. PTO
09/658622
09/08/00

Assistant Commissioner for Patents
United States Patent and Trademark Office
Washington, D.C. 20231

INFORMATION DISCLOSURE STATEMENT

Sir:

In accordance with 37 C.F.R. §§ 1.56, 1.97, and 1.98, Applicant respectfully submits for the Examiner's consideration the documents listed on the attached Form PTO-1449. Copies of these documents are submitted herewith for the Examiner's convenience.

Please consider the enclosed documents and advise that they have been considered in this application by returning a copy of the Form PTO-1449 with the Examiner's initials in the left column per MPEP 609.


This Information Disclosure Statement is believed to be submitted before the mailing of a first Office Action. Accordingly, no fees are believed due. Nevertheless, if any

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fees are incurred upon the filing of this Information Disclosure Statement, please charge
Deposit Account Number 02-0375.


Respectfully submitted,

Dated: November 18, 1996

By: 
James G. Gatto
Registration No. 32,694

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703-757-5388

FORM PTO-1449 (REV. 7-80)		U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE		ATTY. DOCKET NO. 06910.0104		SERIAL NO. 08/670,599	
LIST OF DOCUMENTS CITED BY APPLICANT (Use several sheets if necessary)				APPLICANT JAMES G. GATTO			
				FILING DATE June 26, 1996		GROUP 2309	

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U.S. PATENT DOCUMENTS													
*EXAMINER	A	3	6	5	5	9	4	7	DATE	CITATION	CLASS	SUBCLASS	FILING DATE
	A	3	6	5	5	9	4	7	04/1972	Yamamoto et al.			
	B	3	7	7	8	5	9	5	12/1973	Matsumoto et al.			
	C	4	1	9	7	9	8	6	04/1980	Nagata			
	D	4	2	2	5	7	7	9	9/1980	Sano et al.			
	E	4	3	1	4	3	5	2	2/1982	Fought			
	F	4	3	1	9	3	3	6	3/1982	Anderson et al.			
	G	4	3	6	0	7	2	8	11/1982	Drexler			
	H	4	4	6	0	9	6	0	7/1984	Anderson et al.			
	I	4	4	8	4	3	0	4	11/1984	Anderson et al.			

FOREIGN PATENT DOCUMENTS									
EXAMINER	J	DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	TRANSLATION		
	J						Yes	No	
	K								
	L								

OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)			
EXAMINER	M	DOCUMENT NUMBER	CITATION
	N		
	O		
	P		
	Q		
	R		

EXAMINER	DATE CONSIDERED
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*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

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U.S. PATENT DOCUMENTS													
*EXAMINER	A	4	5	1	1	9	7	0	DATE	DOCUMENT	CLASS	SUBCLASS	FILING DATE
	A	4	5	1	1	9	7	0	04/1985	Okano et al.			
	B	4	5	9	3	1	8	3	06/1986	Fukatsu			
	C	4	6	0	8	4	8	5	08/1986	Miura			
	D	4	6	5	0	9	7	7	03/1987	Couch			
	E	4	6	6	0	1	6	8	04/1987	Grant et al.			
	F	4	9	5	9	7	8	8	09/1990	Nagata et al.			
	G	5	0	1	0	2	3	8	04/1991	Kadono et al.			
	H	5	1	3	2	5	2	1	07/1992	Smith et al.			
	I	5	1	4	4	1	1	5	09/1992	Yoshida			

FOREIGN PATENT DOCUMENTS									
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OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)			
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U.S. PATENT DOCUMENTS														
*EXAMINER	A	5	2	0	2	5	4	9	04/1993	Decker et al.			FILING DATE	
	B	5	2	6	5	0	3	3	11/1993	Vajk et al.				
	C	5	5	4	6	5	2	3	8/1996	Gatto				
	D	5	5	2	1	3	6	3	5/1996	Tannenbaum				
	E	4	9	0	0	9	0	3	2/1990	Wright et al				
	F	5	1	7	5	4	1	6	12/1992	Manevelt et al				
	G	5	4	3	4	3	9	5	7/1995	Storck et al				
	H	5	3	8	9	7	7	3	02/1995	Coutts et al.				
	I													
FOREIGN PATENT DOCUMENTS														
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